

## ABSTRACT OF THE DISCLOSURE

Commercial transaction information and user identity information are input from a commercial transaction contents input part and a user  
5 identity information reading part, and sent to a payment server, and commercial transaction information is generated by a commercial transaction information generating part. A user confirms contents of a commercial transaction presented through a commercial transaction information  
10 presenting part, and inputs a signature through a hand-written signature input part. Electronic signature data and commercial transaction information are sent to an electronic signature management server, and the input electronic signature data is compared with an authentic signature by a signature comparing part. Thereafter, abstract information of the electronic  
15 signature data and commercial transaction identity information for specifying the contents of a commercial transaction are embedded in the electronic signature data as electronic watermark information to generate electronic signature data with an electronic watermark.